



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

PADGETT LAW GROUP

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*Attorneys for Cardinal Financial Company,
Limited Partnership*

Order Filed on November 13, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Anthony S Avila aka Anthony S Avila Diaz,
Debtor(s).

Case No.: 24-18699-VFP

Chapter 13

Judge: Vincent F. Papalia

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby

ORDERED.

DATED: November 13, 2024

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page 2

Debtor: Anthony S Avila

Case No.: 24-18699-VFP

Caption of Order: ORDER RESOLVING OBJECTION TO CONFIRMATION

Upon the objection to confirmation of debtor's plan and Padgett Law Group, Attorney for Cardinal Financial Company, Limited Partnership, appearing and for cause shown, it is

ORDERED as follows:

1. The objection to confirmation filed on behalf of Cardinal Financial Company, Limited Partnership, is hereby resolved upon the condition that debtor's plan is hereby amended to provide for payment in full of the pre-petition arrears due claimed by Cardinal Financial Company, Limited Partnership, in the estimated amount of \$4,921.30 as set forth in anticipated Proof of Claim filed on November 12, 2024.
2. Debtor agrees to tender the post-petition mortgage payments directly to Cardinal Financial Company, Limited Partnership, in the amounts and in accordance with the terms of the Note, Mortgage, and any Modification Agreement(s), if applicable.
3. The Mortgagee shall serve a copy of this Order upon the debtor, debtor's counsel, and the Standing Chapter 13 Trustee.

In re:
Anthony S Avila
Debtor

Case No. 24-18699-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Nov 13, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db	+ Anthony S Avila, 109 4th Street, Ridgefield Park, NJ 07660-1009

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Royal Pacific Funding Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Herbert B. Raymond	on behalf of Debtor Anthony S Avila herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Joshua I. Goldman	on behalf of Creditor Cardinal Financial Company Limited Partnership josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

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Date Rcvd: Nov 13, 2024

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Total Noticed: 1

TOTAL: 5